

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA**

In re: **Thomas W. Riggins
Joann R. Riggins
Debtor(s)**

Case No.: **16-60089-PBD**

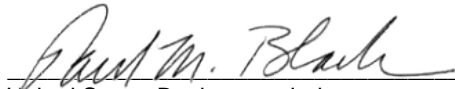
ORDER CONFIRMING PLAN

The Chapter 13 Plan filed by the Debtor(s) on **April 18, 2016**, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. § 1325(a);

It is ORDERED that:

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this court.
- (3) All funds received by the Chapter 13 Trustee on or before the date an order of dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after that date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.
- (4) Other provisions:
 - a.) The Trustee's motion to dismiss is withdrawn.
 - b.) Notwithstanding paragraph two (2) above, the Debtor(s)' interest in property defined by 11 U.S.C. § 1306(a)(1), which includes future interests and inchoate interests, reverts in the Debtor(s) only to the extent that the Debtor(s) could legally claim such interest(s) as exempt and is(are) subject to the legal limitations of that exemption. Confirmation is without prejudice to the Trustee seeking, but not requiring, further modification of the Chapter 13 Plan upon realization of the value of such property.
 - c.) URW Community Federal Credit Union's secured claims 12 and 15 shall be in full with interest pursuant to terms of the plan in 3(D) and thus URW Community Federal Credit Union's lien which attaches to 2013 Scion XB and 2011 Chevy HHR, will be paid as a secured claim to the value of \$28,164.00. This clarifies the conflict between paragraphs 3(A) and 3(D) of the Plan. All other treatment of URW will be pursuant to the terms of the Plan.

Dated: July 19, 2016


United States Bankruptcy Judge

Prepared By: /s/Christopher Micale
(Trustee)

Seen and Agreed: /s/Heidi Shafer, with permission
Cox Law Group, PLLC, Counsel for Debtor(s)